

PATENT APPLICATION

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
: Examiner: NYA  
EDWARD J. COAD ET AL. )  
: TC/Art Unit: 3624  
Application No.: 10/814,954 )  
:   
Filed: March 31, 2004 )  
:   
For: AUTOMATED CUSTOMER )  
EXCHANGE : November 21, 2005

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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- 1) Information Disclosure Statement
- 2) Information Disclosure Citation;
- 3) References Cited; and
- 4) Return Receipt Postcard.

  
NAME: JAMES F. DOBROW

11/21/05  
DATE



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EDWARD J. COAD ET AL.	)	
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INFORMATION DISCLOSURE STATEMENT

Sir:


In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited references other than U.S. Patents and U.S. published applications are enclosed.

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered and that another Notice of Allowance can be issued.

Applicant's undersigned attorney may be reached by telephone at (973) 597-2500.

All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

  
\_\_\_\_\_  
JAMES F. DOBROW  
Attorney for Applicant

Registration No. 46,666

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PTO/SB00a (05-03)  
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

Sheet 1 of 9

Application Number

10/814,954

Filing Date

March 31, 2004

First Named Inventor

Edward J. Coad et al

Art Unit

3624

Examiner Name

Attorney Docket Number

14846-24

### U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20040162775	8/19/2004	Winklevoss et al.	
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		US2001/0025264	9/27/2001	Deaddio	
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		US6338055	1/8/2002	Hagmann	
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/

(Signed) Clerk/Ink/ (06/10/2005)

06/15/2008

<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 2 of 9	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
	<b>Art Unit</b> 3624
	<b>Examiner Name</b>  
	<b>Attorney Docket Number</b> 14846-24

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2004/0064397	4/1/2004	Lynn	
		US2004/0148247	7/29/2004	Miller	
		US6356933	3/12/2002	Mitchell	
		US6134600	10/17/2000	Liu	
		US6421653	7/16/2002	May	
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		US2002/0087454	7/4/2002	Calo	
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		US2001/0056398	12/27/2001	Scheirer	
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## Substitute for Form 1449A/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

Sheet 3 of 9

## Application Number

10/814,954

## Filing Date

March 31, 2004

## First Named Inventor

Edward J. Coad et al

## Art Unit

3624

## Examiner Name

## Attorney Docket Number

14846-24

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		US4648038	3/3/1987	Roberts	
		US4739478	4/19/1988	Roberts	
		US4742457	5/3/1988	Leon	
		US5832461	11/3/1998	Leon	
		US6052673	4/18/2000	Leon	
		US6088685	7/11/2000	Kiron	
		US5946667	8/31/1999	Tull	
		US6092056	7/18/2000	Tull	
		US4752877	6/21/1988	Roberts	
		US5592379	1/7/1997	Finfrock	
		US6381585	4/30/2002	Maples	
		US5806048	9/8/1998	Kiron	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126069	7/3/2003	Cha	
		US2003/0126063	7/3/2003	Reuter	
		US2003/0093360	5/15/2003	May	
		US2002/0161692	10/31/2002	Loh	
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		US2002/0099656	7/25/2002	Wong	
		US2002/0087457	7/14/2002	Madeley	
		US2002/0087455	7/4/2002	Tsagarakis	
		US5305200	4/19/1994	Hartheimer	
		US5864827	1/26/1999	Wilson	
		US6278982	8/21/2001	Korhammer	
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06/15/2008

<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 4 of 9	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
	<b>Art Unit</b> 3624
	<b>Examiner Name</b>  
<b>Attorney Docket Number</b> 14846-24	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		US5946667	8/31/1999	Tull	
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		US2002/0002530	1/3/2002	May	
		US2002/0004777	1/10/2002	Foster	
		US2002/0007335	1/17/2002	Millard	
		US2002/0013753	1/31/2002	Marks	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126068	7/3/2003	Hauk	
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		US2003/0115122	6/19/2003	Slater	
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		US20020194097	12/19/2002	Reitz	
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<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 5 of 9	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
	<b>Art Unit</b> 3624
	<b>Examiner Name</b>  
	<b>Attorney Docket Number</b> 14846-24

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US6366908	4/2/2002	Chong et al.	
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<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 6 of 9	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
	<b>Art Unit</b> 3624
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<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <b>(USE AS MANY SHEETS AS NECESSARY)</b>  <b>Sheet 7 of 9</b>	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
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U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US20020194114	12/19/2002	Erdmier

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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		WO01/20530	3/22/2001	Saaty et al.
		WO01/37540	5/25/2001	Perkowski
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		WO0159670	8/16/2001	Wood Jr.
Examiner Signature	/Siegfried Chencinski/ (06/15/2008)		Date Considered	06/15/2008

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<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 8 of 9	<b>Application Number</b> 10814,954
	<b>Filing Date</b> March 31, 2004
	<b>First Named Inventor</b> Edward J. Coad et al
	<b>Art Unit</b> 3624
	<b>Examiner Name</b>
	<b>Attorney Docket Number</b> 14846-24

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		RACHEL EMMA SILVERMAN; A new strategy for giving away your money; October 06, 2004; Wall Street Journal, D1	
		UNKNOWN; Investigating Systems; October 21, 2002	
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		NOVELL, INC.; Beginning of Viewing Information and Viewing Basic Information about a print job; June 01, 1993	
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		Fast Email Extractor 4.4; September 02, 2003; www.lencom.com/FEE.html	
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		MYLLYMAKI, JUSSI; With Standard XML Technologies; May 02, 2001; IBM Almaden Research Center; www10.org/cdrom/papers/102/; (Abstract)	
		RIBIERO-NETO ET AL.; Top Down Extraction of Semi-Structured Data, String Processing and Information Retrieval Symposium & amp; September 21, 1999; International Workshop on Groupware, p. 176	
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		CARCHIOLO ET AL.; Structuring the Web; September 06, 2000; 11th International Workshop on Database and Expert Systems Applications (DEXA'00), p. 1123	
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		CZEJDO; Automatic generation ontology based annotations in XML and their use in retrieval systems; June 19, 2000; Web Information Systems Engineering, 2000, Proceedings of the First International Conference, p. 296	
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<b>Substitute for Form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE AS MANY SHEETS AS NECESSARY)  Sheet 9 of 9	<b>Application Number</b> 10/814,954
	<b>Filing Date</b> March 31, 2004
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		PILA; In Case Of Emergency; contingent capital; September 01, 2001; A.M. Best Company, Inc., Best's Review; section no. 5, vol. 102, p. 59; ISSN:1527-5914	
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		Block Trades Market Practice, 04/01/2003; pp. 1-10; Securities Market Practice Group	
		MARTIN; Email Report Issue 11; August 16, 2001; printed 8/2/2005; <a href="http://www.efinanceinsider">http://www.efinanceinsider</a>	

Examiner Signature	/Siegfried Chencinski/ (06/15/2008)	Date Considered	06/15/2008
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